

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF OKLAHOMA**

In Re:	§	
	§	
CHERYL ANN BURNS	§	Case No. 18-15237
	§	
Debtor	§	

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**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION  
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY  
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

DOUGLAS N. GOULD, TRUSTEE, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

<p>Assets Abandoned: 39,740.66 <i>(Without deducting any secured claims)</i></p>	<p>Assets Exempt: 0.00</p>
<p>Total Distributions to Claimants: 1,825.52</p>	<p>Claims Discharged Without Payment: 34,926.95</p>
<p>Total Expenses of Administration: 666.51</p>	

3) Total gross receipts of \$ 2,492.03 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$0.00 (see **Exhibit 2**), yielded net receipts of \$ 2,492.03 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from <b>Exhibit 3</b> )	\$ NA	\$ NA	\$ NA	\$ NA
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from <b>Exhibit 4</b> )	NA	666.51	666.51	666.51
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from <b>Exhibit 5</b> )	NA	NA	NA	NA
PRIORITY UNSECURED CLAIMS (from <b>Exhibit 6</b> )	NA	NA	NA	NA
GENERAL UNSECURED CLAIMS (from <b>Exhibit 7</b> )	NA	36,752.47	36,752.47	1,825.52
<b>TOTAL DISBURSEMENTS</b>	\$ NA	\$ 37,418.98	\$ 37,418.98	\$ 2,492.03

4) This case was originally filed under chapter 7 on 12/20/2018 . The case was pending for 13 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 01/08/2020 By: /s/DOUGLAS N. GOULD, TRUSTEE  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 – GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE <sup>1</sup>	\$ AMOUNT RECEIVED
2018 tax refunds	1124-000	2,492.03
<b>TOTAL GROSS RECEIPTS</b>		<b>\$ 2,492.03</b>

<sup>1</sup>The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

**EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES**

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
NA		NA	NA
<b>TOTAL FUNDS PAID TO DEBTOR &amp; THIRD PARTIES</b>			<b>\$ NA</b>

**EXHIBIT 3 – SECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA	NA
<b>TOTAL SECURED CLAIMS</b>			<b>\$ NA</b>	<b>\$ NA</b>	<b>\$ NA</b>	<b>\$ NA</b>

**EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
DOUGLAS N. GOULD	2100-000	NA	623.01	623.01	623.01
DOUGLAS N. GOULD	2200-000	NA	43.50	43.50	43.50
<b>TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES</b>		<b>\$ NA</b>	<b>\$ 666.51</b>	<b>\$ 666.51</b>	<b>\$ 666.51</b>

**EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA: NA	NA	NA	NA	NA	NA
<b>TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES</b>		<b>\$ NA</b>	<b>\$ NA</b>	<b>\$ NA</b>	<b>\$ NA</b>

**EXHIBIT 6 – PRIORITY UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA	NA
<b>TOTAL PRIORITY UNSECURED CLAIMS</b>			<b>\$ NA</b>	<b>\$ NA</b>	<b>\$ NA</b>	<b>\$ NA</b>

**EXHIBIT 7 – GENERAL UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
11	AMERICAN EXPRESS NATIONAL BANK	7100-000	NA	1,090.18	1,090.18	54.15
6	CAPITAL ONE BANK (USA), N.A.	7100-000	NA	118.93	118.93	5.91
7	CAPITAL ONE BANK (USA), N.A.	7100-000	NA	2,361.67	2,361.67	117.31
10	CAPITAL ONE, N.A.	7100-000	NA	380.84	380.84	18.92
23	DEPARTMENT STORES NATIONAL BANK	7100-000	NA	2,120.03	2,120.03	105.31
2	Discover Bank	7100-000	NA	3,401.05	3,401.05	168.93
5	FIRST NATIONAL BANK OF OMAHA	7100-000	NA	1,046.82	1,046.82	52.00
8	JPMORGAN CHASE BANK, N.A.	7100-000	NA	536.47	536.47	26.65
9	JPMORGAN CHASE BANK, N.A.	7100-000	NA	514.41	514.41	25.55
1	MERRICK BANK	7100-000	NA	3,873.80	3,873.80	192.41
15	PYOD, LLC	7100-000	NA	2,754.23	2,754.23	136.80
16	PYOD, LLC	7100-000	NA	1,399.02	1,399.02	69.49
17	PYOD, LLC	7100-000	NA	959.83	959.83	47.68

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
18	PYOD, LLC	7100-000	NA	1,195.79	1,195.79	59.40
19	PYOD, LLC	7100-000	NA	4,315.47	4,315.47	214.35
20	PYOD, LLC	7100-000	NA	1,402.61	1,402.61	69.67
21	PYOD, LLC	7100-000	NA	1,793.91	1,793.91	89.10
22	PYOD, LLC	7100-000	NA	1,154.08	1,154.08	57.32
3	PYOD, LLC	7100-000	NA	2,232.78	2,232.78	110.90
4	PYOD, LLC	7100-000	NA	1,160.02	1,160.02	57.62
12	QUANTUM3 GROUP LLC AS AGENT FOR	7100-000	NA	592.94	592.94	29.45
13	QUANTUM3 GROUP LLC AS AGENT FOR	7100-000	NA	2,287.36	2,287.36	113.61
14	DIRECTV, LLC	7100-001	NA	60.23	60.23	2.99
<b>TOTAL GENERAL UNSECURED CLAIMS</b>			<b>\$ NA</b>	<b>\$ 36,752.47</b>	<b>\$ 36,752.47</b>	<b>\$ 1,825.52</b>

**FORM 1**  
**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT**  
**ASSET CASES**

Exhibit 8

Case No: 18-15237  
Case Name: CHERYL ANN BURNS

SAH

Judge: Sarah A. Hall

Trustee Name: DOUGLAS N. GOULD, TRUSTEE

Date Filed (f) or Converted (c): 12/20/2018 (f)

341(a) Meeting Date: 01/16/2019

For Period Ending: 01/08/2020

Claims Bar Date: 08/13/2019

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 2018 Honda CRV	32,000.00	0.00		0.00	FA
2. Household Goods	2,000.00	0.00		0.00	FA
3. Electronics	1,500.00	0.00		0.00	FA
4. Golf clubs	100.00	0.00		0.00	FA
5. Baretta	200.00	0.00		0.00	FA
6. Clothes	1,000.00	0.00		0.00	FA
7. Wedding ring	250.00	0.00		0.00	FA
8. Adopted shelter dog	0.00	0.00		0.00	FA
9. CPAP, crutches	100.00	0.00		0.00	FA
10. Bank of America checking account	656.30	0.00		0.00	FA
11. BancFirst checking account	24.34	0.00		0.00	FA
12. Bank of America savings account	41.40	0.00		0.00	FA
13. Etrade	0.00	0.00		0.00	FA
Scheduled value -17.65					
14. 401k TIAA	668.62	0.00		0.00	FA
15. OG&E deposit	25.00	0.00		0.00	FA
16. ONG deposit	125.00	0.00		0.00	FA
17. Gary Owens rental deposit	1,000.00	0.00		0.00	FA
18. City of Oklahoma City deposit	50.00	0.00		0.00	FA
19. State Farm - Life Insurance	0.00	0.00		0.00	FA
20. State Farm - Renters Insurance	0.00	0.00		0.00	FA
21. 2018 tax refunds (u)	Unknown	2,492.03		2,492.03	FA

Gross Value of Remaining Assets

TOTALS (Excluding Unknown Values)

\$39,740.66

\$2,492.03

\$2,492.03

\$0.00

(Total Dollar Amount in Column 6)

Exhibit 8

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Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

January 8, 2020 Prepare TDR.  
November 8, 2019 Cut checks.  
October 15, 2019 UST filed TFR. File NFR and FA  
October 9, 2019 Submit TFR to UST.  
September 3, 2019 Prepare TFR.  
August 16, 2019 Trustee reviewing claims.  
June 10, 2019 Received funds.  
May 13, 2019 Received tax returns. \$2,550.30 owed to estate. emailed debtor. Withdraw NDR.

Initial Projected Date of Final Report (TFR): 12/20/2020

Current Projected Date of Final Report (TFR): 12/20/2020

**FORM 2**  
**ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Case No: 18-15237  
Case Name: CHERYL ANN BURNS

Trustee Name: DOUGLAS N. GOULD, TRUSTEE  
Bank Name: Axos Bank  
Account Number/CD#: XXXXXX1011  
Checking

Exhibit 9

Taxpayer ID No: XX-XXX8742  
For Period Ending: 01/08/2020

Blanket Bond (per case limit): \$7,904,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
06/10/19	21	Cheryl Burns	2018 Income Tax Refunds	1124-000	\$2,492.03		\$2,492.03
11/08/19	2001	DOUGLAS N. GOULD 5500 N. Western Ave., Ste. 150 Oklahoma City, OK 73118	Final distribution creditor account # representing a payment of 100.00 % per court order.	2100-000		\$623.01	\$1,869.02
11/08/19	2002	DOUGLAS N. GOULD 5500 N. Western Ave., Ste. 150 Oklahoma City, OK 73118	Final distribution creditor account # representing a payment of 100.00 % per court order.	2200-000		\$43.50	\$1,825.52
11/08/19	2003	MERRICK BANK MERRICK BANK RESURGENT CAPITAL SERVICES PO BOX 10368 GREENVILLE, SC 29603-0368	Final distribution to claim 1 creditor account # representing a payment of 4.97 % per court order.	7100-000		\$192.41	\$1,633.11
11/08/19	2004	Discover Bank DISCOVER BANK DISCOVER PRODUCTS INC PO BOX 3025 NEW ALBANY, OH 43054-3025	Final distribution to claim 2 creditor account # representing a payment of 4.97 % per court order.	7100-000		\$168.93	\$1,464.18
11/08/19	2005	PYOD, LLC RESURGENT CAPITAL SERVICES PO BOX 19008 GREENVILLE, SC 29602	Final distribution to claim 3 creditor account # representing a payment of 4.97 % per court order.	7100-000		\$110.90	\$1,353.28
11/08/19	2006	PYOD, LLC RESURGENT CAPITAL SERVICES PO BOX 19008 GREENVILLE, SC 29602	Final distribution to claim 4 creditor account # representing a payment of 4.97 % per court order.	7100-000		\$57.62	\$1,295.66
11/08/19	2007	FIRST NATIONAL BANK OF OMAHA 1620 DODGE STREET, STOP CODE 3105 OMAHA, NE 68197	Final distribution to claim 5 creditor account # representing a payment of 4.97 % per court order.	7100-000		\$52.00	\$1,243.66
11/08/19	2008	CAPITAL ONE BANK (USA), N.A. 4515 N SANTA FE AVE OKLAHOMA CITY, OK 73118	Final distribution to claim 6 creditor account # representing a payment of 4.97 % per court order.	7100-000		\$5.91	\$1,237.75

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Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
11/08/19	2009	CAPITAL ONE BANK (USA), N.A. 4515 N SANTA FE AVE OKLAHOMA CITY, OK 73118	Final distribution to claim 7 creditor account # representing a payment of 4.97 % per court order.	7100-000		\$117.31	\$1,120.44
11/08/19	2010	JPMORGAN CHASE BANK, N.A. S/B/M/T CHASE BANK USA, N.A. C/O ROBERTSON, ANSCHUTZ & SCHNEID, P.L. 6409 CONGRESS AVENUE, SUITE 100 BOCA RATON, FL 33487	Final distribution to claim 8 creditor account # representing a payment of 4.97 % per court order.	7100-000		\$26.65	\$1,093.79
11/08/19	2011	JPMORGAN CHASE BANK, N.A. S/B/M/T CHASE BANK USA, N.A. C/O ROBERTSON, ANSCHUTZ & SCHNEID, P.L. 6409 CONGRESS AVENUE, SUITE 100 BOCA RATON, FL 33487	Final distribution to claim 9 creditor account # representing a payment of 4.97 % per court order.	7100-000		\$25.55	\$1,068.24
11/08/19	2012	CAPITAL ONE, N.A. CAPITAL ONE, N.A. C/O BECKET AND LEE LLP PO BOX 3001 MALVERN PA 19355-0701	Final distribution to claim 10 creditor account # representing a payment of 4.97 % per court order.	7100-000		\$18.92	\$1,049.32
11/08/19	2013	AMERICAN EXPRESS NATIONAL BANK C/O BECKET AND LEE LLP PO BOX 3001 MALVERN PA 19355-0701	Final distribution to claim 11 creditor account # representing a payment of 4.97 % per court order.	7100-000		\$54.15	\$995.17
11/08/19	2014	QUANTUM3 GROUP LLC AS AGENT FOR MOMA TRUST LLC PO BOX 788 KIRKLAND, WA 98083-0788	Final distribution to claim 12 creditor account # representing a payment of 4.97 % per court order.	7100-000		\$29.45	\$965.72
11/08/19	2015	QUANTUM3 GROUP LLC AS AGENT FOR QUANTUM3 GROUP LLC AS AGENT FOR COMENITY CAPITAL BANK PO BOX 788 KIRKLAND, WA 98083-0788	Final distribution to claim 13 creditor account # representing a payment of 4.97 % per court order.	7100-000		\$113.61	\$852.11
11/08/19	2016	Clerk, U.S. Bankruptcy Court	Remit to Court	7100-001		\$2.99	\$849.12

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Bank Name: Axos Bank  
Account Number/CD#: XXXXXX1011  
Checking

Exhibit 9

Taxpayer ID No: XX-XXX8742  
For Period Ending: 01/08/2020

Blanket Bond (per case limit): \$7,904,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
11/08/19	2017	PYOD, LLC RESURGENT CAPITAL SERVICES PO BOX 19008 GREENVILLE, SC 29602	Final distribution to claim 15 creditor account # representing a payment of 4.97 % per court order.	7100-000		\$136.80	\$712.32
11/08/19	2018	PYOD, LLC RESURGENT CAPITAL SERVICES PO BOX 19008 GREENVILLE, SC 29602	Final distribution to claim 16 creditor account # representing a payment of 4.97 % per court order.	7100-000		\$69.49	\$642.83
11/08/19	2019	PYOD, LLC RESURGENT CAPITAL SERVICES PO BOX 19008 GREENVILLE, SC 29602	Final distribution to claim 17 creditor account # representing a payment of 4.97 % per court order.	7100-000		\$47.68	\$595.15
11/08/19	2020	PYOD, LLC RESURGENT CAPITAL SERVICES PO BOX 19008 GREENVILLE, SC 29602	Final distribution to claim 18 creditor account # representing a payment of 4.97 % per court order.	7100-000		\$59.40	\$535.75
11/08/19	2021	PYOD, LLC RESURGENT CAPITAL SERVICES PO BOX 19008 GREENVILLE, SC 29602	Final distribution to claim 19 creditor account # representing a payment of 4.97 % per court order.	7100-000		\$214.35	\$321.40
11/08/19	2022	PYOD, LLC RESURGENT CAPITAL SERVICES PO BOX 19008 GREENVILLE, SC 29602	Final distribution to claim 20 creditor account # representing a payment of 4.97 % per court order.	7100-000		\$69.67	\$251.73
11/08/19	2023	PYOD, LLC RESURGENT CAPITAL SERVICES PO BOX 19008 GREENVILLE, SC 29602	Final distribution to claim 21 creditor account # representing a payment of 4.97 % per court order.	7100-000		\$89.10	\$162.63
11/08/19	2024	PYOD, LLC RESURGENT CAPITAL SERVICES PO BOX 19008 GREENVILLE, SC 29602	Final distribution to claim 22 creditor account # representing a payment of 4.97 % per court order.	7100-000		\$57.32	\$105.31
11/08/19	2025	DEPARTMENT STORES NATIONAL BANK C/O QUANTUM3 GROUP LLC PO BOX 657 KIRKLAND, WA 98083-0657	Final distribution to claim 23 creditor account # representing a payment of 4.97 % per court order.	7100-000		\$105.31	\$0.00

COLUMN TOTALS	\$2,492.03	\$2,492.03
Less: Bank Transfers/CD's	\$0.00	\$0.00
Subtotal	\$2,492.03	\$2,492.03
Less: Payments to Debtors	\$0.00	\$0.00
Net	\$2,492.03	\$2,492.03

Exhibit 9

## Exhibit 9

TOTAL OF ALL ACCOUNTS			
	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
XXXXXX1011 - Checking	\$2,492.03	\$2,492.03	\$0.00
	\$2,492.03	\$2,492.03	\$0.00
	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand
Total Allocation Receipts:	\$0.00		
Total Net Deposits:	\$2,492.03		
Total Gross Receipts:	\$2,492.03		

Page Subtotals:

\$0.00

\$0.00